

INSIDE: Special Feature on Personal Finances

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SAMPAN

The Only Bilingual Newspaper Published in New England Serving the Asian Community

FREE

Cronin & Kelly Face-Off in District 2 Election

Candidates discuss Chinatown's needs



Michael Cronin, District 2 challenger to City Councilor James Kelly.

When it comes to District 2, City Council contenders Jim Kelly and Michael Cronin, are poles apart. Incumbent Kelly, a pragmatic doer who fights for street lights and sewers, calls Cronin's vision of affordable health care "pie-in-the-sky," while gay rights activist Cronin blames Kelly for increasing tensions between poor and middle class people, gay and straight folks. In the Sept. 24 preliminary election, Kelly won 7,249 votes, mostly from his South Boston neighborhood where 44% of the voters went to the ballot box. Cronin pulled in 1,926 votes, mainly from the South End, where he lives.

Sampan recently asked each candidate what he saw were the problems facing Chinatown, and what he would do about these concerns:

For Michael Cronin, who is currently division director of the justice resource institute, an agency that serves troubled youths, many of Chinatown's issues are shared by residents citywide. His campaign is honing in on the need for accessible

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City Councilor for District 2, James Kelly.

Police Get the Picture

Police, INS photograph Chinatown youths

by Catherine Anderson

Chinatown leaders, concerned by reports of alleged police misconduct, recently met with Boston Police Department Area A Deputy Superintendent Robert Hayden and officer Waiman Lee, a Boston Police Department detective, at the regular October meeting of Chinatown's Crime Watch.

Some members of Crime Watch reported hearing that Lee was photographing youths in Chinatown, and that on at least one occasion an INS agent accompanied him. At the time of the meeting, Hayden asked the press to leave because he thought police procedures would be discussed.

Weeks before the meeting, Lee had told Sampan that as part of his surveillance work as a member of the Boston Police Department's Asian Task Force, he was photographing youths he knew to be gang members. Lee said the youths knew who he was, and all had consented willingly to being photographed. "I know most of the kids by name. You have to open up an airway to talk," said Lee.

The photographs are used by the Boston Police Department to identify suspects, said Lee. If a photograph and ID matches with a name on the police department list of persons with outstanding warrants, Lee arrests the youth. Lee said he had already taken "hundreds" of photos of Asian youths in Chinatown. Lee said that Asian gang members are usually associated with Chinatown social clubs, and often have outstanding warrants.

Along with Lee, the Asian Task

Force, initiated last winter after the January murders of five men at an all-night social club on Tyler St., is made up of Detective Homer Moy, Detective Russ Grant, Detective Thomas Morrissey, and Detective Sgt. Walter Cannery.

According to Lee, photographing the youths aids in protecting Chinatown from drugs, prostitution, or extortion because once Lee has taken a youth's picture, he is unlikely to commit a crime. Of his method, Lee said, "It keeps them honest, keeps them on their toes. They know they can't hang around without being stopped. I believe Chinatown should have peace of mind."

Lee said he did not believe he was violating a youth's civil rights because he would not take a picture if a person refused. "We don't go around putting people up against the wall," said Lee.

Some community members, however, claim that police investigations are not justified, and are often targeted at innocent bystanders.

According to Linda Asato, who witnessed a mid-September round-up of about 15 youths at the Oak Street basketball court, "everybody looked stunned, everyone was speechless." Asato, who is assistant director of the Quincy School Community Council, said she did not see anyone photographed. She heard later from one youth that Lee and an investigator from the INS had asked them to show their green cards or IDs that evening.

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Where have all the children gone?



Children wake up from a nap at the Acorn Daycare Center in Chinatown. Photo/Carmen Chan

Because of a looming budget deficit, Chinatown's only licensed day-care center, Acorn, may have to once again cut its services, said director Bernadette Davidson.

This fall, Acorn laid-off six staff members, and closed its infant class. Last year, the center could accept children as young as two months, but now the age minimum is 15 months. The program has shrunk from four preschool classes to three, from two toddler classes to one and from two kindergarten classes to one.

Acorn is serving 74 children, down from 103 last year. At least sixty children have been put on the waiting list since September, said Davidson.

A casualty of Massachusetts budget cuts, day-care programs have been beleaguered for the last two years with cuts in subsidized slots, changes in DSS funding and adjustments to AFDC slots.

In the past, centers such as Acorn, a program of the Quincy School Community Council, could make up for lost state funds, but the 12% cut Acorn was forced to make may be impossible to recover, said Council director David Moy.

"We're already facing a \$20,000 deficit, and I predict \$70,000 before the year is out. We can't swallow that," said Moy. Moy predicts that Acorn would

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ASIAN COMMUNITY

ABCD Honors Chinatown Volunteers

Yoang Hoon Jung and Kam Kew Lee, both known for their outstanding commitment to the Asian community, will be honored at Action for Boston Community Development (ABCD)'s annual Community Awards Dinner on Oct. 25. at the Sheraton Boston.

The theme for the 17th annual banquet will be "Strengthening Our Families: Supporting Children and Youth." Keynote speaker will be Senator Tom Harkin (D-Iowa) and noted author and pediatrician T. Berry Brazelton, M.D.

Both Brazelton and Harkin will assist ABCD's Executive Director Robert M. Coard in honoring this year's community award recipients. The award winners, ranging from ages 15 to 91, represent all of Boston's diverse neighborhoods.

Jung, a Korean American, has been an active volunteer with the Chinese American Civic Association (CACA) for ten years. Fluent in both English and Korean, Jung takes an active leadership role in the Asian community. He was the 1990 recipient of the Republic of Korea Presidential Citation and Medal of Honor for services to the ethnic community and for fostering Korean American relations. Jung was also active

in generating Korean participation in A Taste of Asia, the annual CACA fundraiser, and served as public relations officer for governmental issues for the New England Korean American Citizens League, and a board member of both the Massachusetts Asian American Forum and the Asian Pacific Caucus.

Jung is a council member and co-chairperson of the Massachusetts Developmental Disabilities Council and a council member of the Mass. Rehab Commission's Statewide Independent Living Council.

Professionally, Jung has worked with many state agencies over the years, among them, the Department of Social Services, the Department of Public Welfare, the Massachusetts office of Refugee Resettlement and the Division of Employment Security. Currently, he is an area coordinator with the Department of Revenue's Child Support Enforcement Division.

Kam Kew Lee has been described by those who know her as a "shining light and an inspiration to all." A Foster Grandparent for thirteen years at the Josiah Quincy Community School, Lee has never taken a sick day nor has she missed work due to weather. For Lee, the children she cares for at the Quincy

School are her family, and she nurtures them as if they were truly her own grandchildren.

At the Quincy School, Lee reads to the children, sits quietly with them, walks with and talks to them. After school, she takes some of the children to the school bus and she often stays on to help teachers. Lee also serves as an interpreter for other Asian

grandparents, helping them and the staff.

When she is not working, Lee cares for a sick neighbor, helping with shopping and other errands. She is recognized by those who work with her as someone who "goes the extra mile to help those in need."

ABCD serves the largest human services populations New England and is Boston's official anti-poverty agency.

The agency is a private, non-profit corporation established in 1962, with the majority of the board members elected from Boston's neighborhoods through a decentralized neighborhood network.

General Relief Cut for Immigrants

As debate raged over Gov. Weld's proposal to eliminate General Relief benefits for 14,000 recipients, many indigent immigrants and refugees waited anxiously for the outcome. On Oct. 9, the day Weld signed his new emergency welfare program into law, the news was mixed: Students under 21 living without support from their parents (the case of many young refugees from Southeast Asia) would be spared, but persons over the age of 45 without a work history (older refugees and immigrants) would be cut.

However, some immigrants

and refugees over 45 years old may be able to qualify under certain medical disability criteria, said Regina Lee, director of the Massachusetts Office for Refugees and Immigrants (MORI). MORI will try to place other people in the over-45 group into employment and training programs, said Lee.

The reorganization of the state's General Relief program compounds problems immigrants and refugees already have in the current economic climate, report social service workers. Refugees are finding survival more difficult since the Federal Refugee Cash and Medical Assistance Program has been

cut from 12 months to 8 months. "I have people calling me on the phone, and coming into my office crying because

they are so worried about being cut," said Binh Tran, a counselor at the Chinese American Civic Association (CACA). Since training programs have been cut, general relief eliminated for many, and the federal cash assistance program limited, some people may turn to criminal means of making an income, said Tran.

MORI, which receives federal funding to implement educational and support programs serving refugees and immigrants, will only be level funded next year, even though the number of refugees coming to Massachusetts will probably increase by seven percent, said Lee.

Meanwhile, social service workers say they are not clear about how to counsel their clients. Judy Sachs, who works with Soviet emigres at Jewish Vocational Services said, "We have grave concerns for older refugees who have no work experience, but my most serious concern right now is the lack of adequate information about this." Sachs said she estimated that at least 52 older clients would be cut off from General Relief aid.

State Representative Nelson Merced (D-Dorchester) who opposed the new program said that Weld's law "penalizes undocumented people, and also a lot of other people." Under the new law, refugees without documentation will be dropped from the General Relief program. "This is a shortsighted policy that's unfortunately going to be implemented," said Merced, a few hours before Weld signed the measure into law.

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Bechtel/Parsons Brinckerhoff (B/PB), Management Consultant to the Massachusetts Department of Public Works (MDPW), is seeking proposals to provide microcomputer equipment (FMR-5410) for a twelve (12) month term, with an option for a twelve (12) month extension.

The current workstation configurations and planned purchases are as follows:

1. LAN STATION

Disk based I/O is accomplished either via a resident floppy drive or the LAN file server hard disk. All LAN stations are configured with color VGA monitors and 1.2MB 5 1/4" floppy drives, with co-processor and RAM configuration contingent upon the processing chip selection. LAN station can be either a 386 or 486 based machine.

2. PRODUCTION PERSONAL COMPUTERS

Similar to LAN station above, the production PC's will be 386/486 based with color VGA monitors and 1.2MB 5 1/4" floppy. Hard disk size, along with co-processor and RAM configurations is contingent upon the processing chip selection.

3. LAPTOP COMPUTER

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In addition to above, successful bidder(s) will be required to provide all related peripheral/expansion, computer equipment, and internal expansion boards. Planned purchases to include ten (10) laserjet printers.

The Management Consultant has determined that this procurement shall be targeted for 50% participation by Disadvantaged Business Enterprises (DBEs), in accordance with the Management Consultant's overall Affirmative Action Program, pursuant to federal regulations, 49CFR23, DBE participation may be as a single firm or as a joint venture.

Bid packages will be available for pick up on or after Tuesday, October 8, 1991 from the B/PB Procurement Office located at 185 Kneeland Street, Wang Building, 6th Floor, Boston, MA 02111.

Sealed bids will be due not later than 2:00 p.m., Friday, October 25, 1991.

Written inquiries pertaining to this Invitation to Bid should be sent to:

Bechtel/Parsons Brinckerhoff
One South Station
Boston, Massachusetts 02110
Attn: Purchasing Supervisor
Subject: Microcomputer Equipment (FMR-5410)

Telephone inquiries may be made by calling Ms. Vicki Vanderschaaf at (617) 342-4503.

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Bechtel/Parsons Brinckerhoff, Management Consultant to the Massachusetts Department of Public Works, is seeking an engineering/consulting firm to provide noise and vibration monitoring and evaluation services for the Department of Public Works as part of construction mitigation programs for the Central Artery (I-93)/Third Harbor Tunnel (I-90) Project in Boston, Massachusetts. This Notice of Solicitation is subject to Federal Funding.

The scope of services includes providing on-call technical expertise, preparation and implementation of monitoring plans for quality control, and review of construction contractor submittal. Implementation of the plan could include collecting and interpreting data to assess impacts and the effectiveness of mitigation procedures.

The firm, whether a single firm or a joint venture, will be required to maintain a project office in the Boston Metropolitan area to perform work for this project.

The Massachusetts Department of Public Works requires substantial and substantive participation of Disadvantaged Business Enterprises in the performance of the work of this contract.

Any firm or joint venture interested in providing the described services will be required to complete a full qualifications and technical proposal package. Those interested in participating in the RFO/P process should submit a letter requesting a copy of the "Noise and Vibration Monitoring Services Request For Qualifications and Proposal Package". (Please note the RFO/P may not be released until several weeks after the closing date for this advertisement.) The letter must be received by Wednesday, October 23, 1991 and addressed to:

Bechtel/Parsons Brinckerhoff
One South Station
Boston, MA 02110
Attn: Procurement Department
(T-226)

Questions may be addressed in writing to the above address.

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FROM PAGE ONE

Acorn *continued from page 1*

have to shrink to 28 slots, the number of children the program served when it first opened in 1972, if the deficit continues.

Last year, the state froze all subsidized slots for qualified working parents, and although the slots have been unfrozen, there are still not enough to serve the needs of Asian parents. "I'm getting three or four walk-ins who qualify every day, but we have

no open slots," said Davidson. Fifty-one slots are subsidized for working parents who cannot afford the full tuition. Private tuition is \$130 per week for a pre-schooler and \$170 per week for a toddler.

To provide quality daycare, Acorn cannot cut certain expenses. "We have to maintain room temperature, and we need to purchase supplies," Davidson said.

According to state guidelines, Acorn is not permitted to raise its fees, and even if it could, most paying parents would not be able to afford it, said Moy.

Acorn teachers are all qualified daycare teachers, an asset that would be hard to replace, said Davidson. At Acorn, children receive a carefully planned age-appropriate Chinese/English bilingual program. The emphasis is on teaching children language development through play, the most effective teaching tool for children under six, said Davidson. "There's nothing out there than can give them this kind of head start in school," Davidson said.

Cronin & Kelly*continued from page 1*

healthcare, public safety, jobs, community control of development, and a "city education system that works," he said.

Cronin's major fight is healthcare for those who can't get it - service workers, uninsured restaurant workers, and low income people with HIV who need treatment. How would he bring action on these issues as a city councilor? "By demonstrating leadership, and expanding the role of the city council. The current councilor has the idea that it's filling potholes, getting lights fixed, but the job is far more than that," said Cronin.

Cronin, who served on a task force that forced Medicaid to pay for treat-

ment for people with HIV immediately, instead of after they had acquired AIDS, said District 2 has the highest incidence of HIV in the city, and that the breast cancer rate is twice the norm for the city.

The Boston schools could save money and improve quality by eliminating district administration, claims Cronin, a former South Boston High school teacher who favors school-based management. "I support parents, teachers, and students working as a team. A principal should be out there organizing the community, and teachers, and the school board should support the principals. Now schools don't have autonomy," he said.

Cronin is calling for safe sex education, free condom distribution in the schools, and social services that target

drop-outs. "The first few years of desegregation we started a 'school within a school' at South Boston High, taking aside kids who needed the most help and teaching them ourselves. We should be really targeting kids who are truant, and getting parents involved," Cronin said.

Funding for bilingual education could be enhanced by a commuter tax, Cronin said. A supporter of cultural diversity within education, he would like to see the Boston schools "explore the advantages of urban education."

Institutions planning to expand into residential neighborhoods, such as the New England Medical Center, should be required to hold community meetings, and make their linkage and community benefits known, said Cronin. Under the current system, communities can't monitor or enforce linkage agreements, he said.

To solve Chinatown's perennial problems with prostitution and the accompanying street crime, Cronin takes the long-term approach. "Since many people who commit those crimes are drug-users, I support drug-treatment on demand, and more treatment beds," he said. A believer in taking social services to the people who need them, Cronin points to the success of a program he initiated in Park Square which distributes condoms, and teaches people how to bleach drug equipment. Vocational training and job coaching should also be made open for those people, too. "We need to make sure the real problems get addressed," he said.

Cronin supports a civilian review board of the Boston Police Department. While chair of the Greater Boston Lesbian/Gay Political Alliance, which studied internal affairs of the Boston Police Department, Cronin discovered that fewer than 8% of civilian complaints against the police force are validated. "Charges brought up by superior officers were upheld 50% of the time, showing that civilians don't have much of a chance."

Cronin recommends that the police department emphasize more cultural training for officers. "It's more than reassigning them to the streets. They don't know what to do. They have to be re-trained, learn how to identify community leaders, and how to work with a community," Cronin said.

Admitting that Kelly's wide margin may be hard to beat, Cronin said that part of his purpose in running is to give Kelly a "substantial challenge" and to also "start organizing folks in the city, get the progressive message out, make a candidate respond to all the issues, including AIDS, and breast cancer." In the next month, Cronin will work hard to win the progressive vote in the South End, Bay Village, and Chinatown, he said.

Michael Cronin is endorsed by the Ward 4 and Ward 9 Democratic Committees, Boston NOW, Rep. Byron Rushing, Councilor David Scordas, Local 26, the Boston Tenants Campaign Organization, Mel King, and the Boston Globe.

For Kelly, who has represented District 2 since 1983, Chinatown's major problem can be summed up in two words, "youth gangs." Kelly would recommend that Chinatown receive more police foot patrols, preferably staffed by Asian officers. Kelly said that Chinatown doesn't have enough

patrols because it "has been shortchanged - all the patrols are going to area B in Roxbury."

According to Kelly, the call for a police civilian review board is coming from "a small handful of people who use any occasion they can to malign the Boston Police Department." Civilian boards are prohibited by state law he said, and in other cities they haven't worked. Kelly added that his is confident that cadets receive training in cultural diversity. Instead of a civilian review board, he said citizens can file charges with the attorney general's office, or with the district attorney.

More familiar with the leadership of Chinatown, than its residents, Kelly is nonetheless known within the district for a quick response to constituents' complaints. In 1984, Kelly was chair of the Housing Committee which forged legislation to prevent condominium conversions and tenant evictions, he said. Last year, he worked closely with the Chinese Consolidated Benevolent Association to secure rental slots for Asian tenants at Waterford Place on Shawmut Ave., the first affordable housing project created under linkage.

Aware of the community's persistent requests for better lighting on Edinboro St., Knapp St., and Harrison Ave., Kelly said lights will be in place by springtime. The new lights are slated for installation under Flynn's five-year capital plan, a program Kelly criticizes for its slow delivery.

Cronin's call for affordable healthcare is unrealistic is the current economic climate, which he compares to the Depression of the 1930s. "We all want affordable housing, healthcare, even affordable suits, but when you get into office, things look different," he said. Kelly said he had no ideas on how to address urban healthcare problems.

About his opponent, Kelly said, "I've been in city hall for 8 years, and was involved with a lot of issues, and I've never heard of Michael Cronin until he announced. I know he's said some unkind things about me. He's a gay activist involved with groups like ACT UP and Queer Nation. But he's never been to meetings on cleaning-up the South End, South Boston. I know everyone, and Cronin doesn't fall into that category."

Kelly is confident he will win the District 2 election. "My 7,500 votes stand as my endorsement," he said.

Police*continued from page 1*

The youth told her that this search had been the third he'd seen in the area.

Hayden has since directed Lee to stop all photographing for the next month until the Boston Police Department can evaluate the success of the procedure.

When asked about INS investigations of Chinatown youths, James Goldman, supervisory special agent with the INS, said, "So just a bunch of kids are whining they got their photographs taken. The community should be happy we're out there."

Goldman, who was head of organized crime in Washington D.C. before coming to Boston a year and a

half ago, said he comes to Chinatown frequently to investigate Asian-gang related crime. At least 7 homicides in Boston have been traced to Asian-gang activity, said Goldman.

Goldman investigates immigration fraud, illicit vending, marriage fraud and alien smuggling, he said. He also chases down people who were convicted of an aggravated felony, served time, and are then subject to deportation. Like Lee, with whom he has worked from time to time, Goldman checks IDs and photographs youths he knows are gang members. "I never take a picture of someone who hasn't consented. Some are offended their pictures are not taken," Goldman said.

When asked how he identifies Asian gang members, Goldman said, "If you are from Chinatown and you don't know who's in a gang, then I have difficulty believing it."

Some community members who were critical of Boston Police Department policy were reluctant to go on record because they feared the Police Department would not maintain service to Chinatown.

Generally, members of the Chinatown Crime Watch credit the Boston Police Department for reducing Chinatown street crime in the last year and a half. Hayden and Tufts security officers attend the meetings

where Crime Watch members can ask questions about police coverage, and press for more Asian officers. Troubles with organized crime and extortion are never discussed at the monthly meetings.

Although Crime Watch members seemed supportive of the Boston Police Department, some gave cautious warnings about Lee's procedure.

George Joe, director of the Chinatown/South Cove Neighborhood Council (CNC), and a Crime Watch organizer, said Lee, who usually works in plainclothes, should make clear that he is a police officer before he questions youths. About using photographs as a crime deterrent, Joe said, "If I was a person of the gang persuasion and Waiman had my photo, I'd think twice about doing anything stupid."

Chinatown youth workers were also skeptical about Lee's procedure. Richard Chin, director of the South Cove YMCA, said he heard from some youths that Lee had not identified himself as a police detective.

Youth Essential Services (YES) Director Jane Leung said, "We teach kids to obey the law, but we don't think it does any good to use tactics that no one can even talk about in public. We want the police to be good role models, and we want the kids to believe the police are protecting public safety. But who are they going after? Do they have

*continued on page 5***BROOKLINE PUBLIC SCHOOLS**

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INSIDE CHINATOWN

Dynasty Workers Win

In a recent out-of-court settlement, Dynasty restaurant workers won back pay owed to them by restaurant co-owner and manager Wilson Lee. The two former waiters received a total of \$8,179 on Oct 2 after filing their complaint with the Department of Labor and Industries seventeen months ago.

The workers' call for a boycott of Dynasty last July and their formal complaint with the Department of Labor and Industries is the first time such actions were taken against a Chinatown business.

The \$8,179 payment, hashed out over weeks and months of negotiations, did not come automatically. Although in late August Lee had signed an agreement with the Department of Labor and Industries to pay the \$8,179 in full, he attempted to back out of the deal repeatedly during the month of September. The week of September 1, he claimed he had already paid one of the waiters \$1,500. On Sept. 11, he made the first pay-

ment of \$5,700. Later that week, he tried to settle with the workers' lawyer for a total of \$5,700. He made a second payment of \$1,867, and by Oct. 2, after the Department of Labor and Industries was again alerted, he paid the remaining \$612.

The \$8,179 did not represent all the money owed them, said former waiters, because it does not include deducted tips or overtime pay. Tips and overtime payments are not enforced by the Department of Labor and Industries.

The workers initially filed their complaint with the Department of Labor and Industries alone, but later sought support from the Chinese Progressive Association (CPA) and Greater Boston Legal Services in gathering evidence for their case. When one of the waiters, Steve Hue Tan, died in a shooting last winter, his wife, Mei Hue Tan, continued to pursue the complaint. The other waiter who received payment was Pang Lan Liu.



As part of its 5-year capital plan, city's the traffic department installed a traffic island to regulate cars at the intersection of Essex St. and Harrison Ave.

Convention Draws City, Chinatown

Chinatown activists joined 400 Boston residents in the second State of the Neighborhoods Convention on Oct. 5. Participants endorsed a set of three resolutions addressing neighborhood concerns: That neighborhood groups need to work together across community lines and address common problems, including with the police; that the Inspectional Services Department be reformed, including training and education of inspectors, establishment of an Inspector General or equivalent watchdog unit to ensure accountability; that government provide tools and resources to support community planning efforts.

During the day-long convention at UMass/Downtown Campus, neighborhood activists shared their problems and solutions in workshops ranging from Fundraising to Neighborhood-Based Planning, Youth Programs to Biotechnology Development in Boston. One workshop that attracted the most participants was "Re-Energizing Activism: How do we get more people involved in neighborhood activities?" co-chaired by Suzanne Lee, co-chair of the Chinese Progressive Association. Other Chinatown leaders who spoke were George Joe, director of the Chinatown/South Cove Neighborhood Council, a presenter on the "Community Policing" workshop; Carlton Sagara of the Asian American Resource Workshop who spoke on a panel on "Media," and Tom Louie of the English Plus Coalition who was part of a workshop on "Respecting Diversity."

Carol Lee, director of the Asian Community Development Corporation, participated in the "Institutional Expansion" workshop, which also included representatives from East Boston, Allston-Brighton, and the Fenway. "We enjoyed meeting and working together and came up with a couple of ideas that would re-activate the Institutional Expansion Board and help develop a process for institutional planning in Boston. It's not the kind of thing any one neighborhood can work on alone," said Lee.

Initiated by the Coalition for Community Control of Development and co-sponsored by the Episcopal City Mission and Citizens for Safety, the convention was endorsed by over 140 organizations, including the Chinese Merchants' Association, the Asian American Resource Workshop, the Boston Chinese Ministries, and the Asian Community Development Corporation.

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Photos reveal a slice of China



photo/Mark Leong

"Fragments of China: Pictures by Mark Leong" is the more than apt title for this exhibit of photos that don't reveal as much as collect faces and shapes of a China the photographer admits is still

beyond his own understanding. Leong's candid moments are esthetic narratives - the stone walls of a latrine where someone sits smoking, a little boy getting a haircut outdoors, the tilted angle of a girl

dancing for a crowd. Leong said he achieved such off moments by shooting for hours until people became bored with him and forgot he was there. The technique serves him well - these glimpses have

a candid, authentic feel, perhaps all the more so for their discontinuity.

Leong, a fourth generation Chinese American, spent some time in the southern villages of both sides of his family, the Kuangs of Toishan on his mother's side, and the Liangs of Shunde in Guangdong province. Traveling on a G. Peabody Gardner Fellowship from Harvard University, Leong discovered that he identified more with Chinese immigrants living in America than with mainland Chinese. Arriving in China the day after the Tiananmen Square massacre on June 4, Leong initially thought "I could get a hold of what's going on there, but I realized that things are much more open-ended, and for me, fathomless." His travels were a full circle from America to China and back again. These versions of China, he says, are an American's. At the Carpenter Center for the Visual Arts, 24 Quincy St., Cambridge, Ma., through Oct. 27.

Recycle This Sampan!

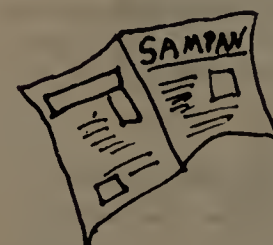
Chinatown recycles every other Wednesday. Pick-ups will be on Oct. 30 and November 13 and 27.

Residents are asked to place newspapers only in brown paper bags placed next to their regular trash. Items not included are: plastic bags, old mail, office paper, telephone books, magazines and cardboard.

Recycling will happen in all weather, rain or shine.

Do your share to help the environment by recycling. Recycling saves trees, saves water and is easy to do.

For more information on your street schedule, call John McCarthy at 725-4959.



Police

continued from page 3

'gang member' written on their foreheads? Are kids hanging together gang members?"

John Reinstein, a civil attorney with the Massachusetts Civil Liberties

Union said that Lee's method poses serious questions about whether the youths have given their informed consent to being photographed. "It's hard

to believe anyone would agree to be part of a book of suspects being put

together," said Reinstein, adding, "the circumstances of being asked are inherently coercive."

If consent has been given, Reinstein said, then youths could

also ask that the pictures be withdrawn or returned to them.

Regina Lee, director of the Massachusetts Organization of Refugees and Immigrants, said that youths who think their civil rights may have been violated should contact the Attorney General's office or the Lawyers' Committee for Civil Rights Under Law and request an investigation.

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ASIAN CALENDAR

ARTS

Oct. 8 to Oct. 27: "Fragments of China" photos taken of China during June '89 to May '90. At the lobby gallery of the Carpenter Center, Harvard University, 24 Quincy St., Cambridge.

Through Oct. 25 at the Chinese Culture Institute: The New England Watercolor Society exhibit. 276 Tremont St., Boston. Hours: 9:30 to 5 pm., Tuesday through Saturday.

Oct. 25: "Concert for China Flood Relief Fund" at Kresge Auditorium, MIT, 48 Mass. Ave., Cambridge, Ma. 8 pm. Tickets: \$10 (student), \$20, \$30, \$50, \$100. Call 542-4599 or 891-1176 for ticket information. Sponsored by the Chinese Culture Institute, Sight & Sound, Waltham, MIT Chinese Student Association.

Nov. 1 through Jan. 18, 1992: "Chinese Folk Paint-

ings" at the Chinese Culture Institute, 276 Tremont St., Boston. Reception: Nov. 1, at 5:30 pm. Paintings by farmers from Wangxia Village of northwestern Hebei province give a vivid picture of rural China. The exhibit has been expanded to include not only people from Wangxia, but also folk artists from all over XINJI, a rural community of over half a million farmers, laborers, artisans, and tradespeople living today in much the same way as they have for generations on the windswept north China plain.

Nov. 9: Classical Chinese Instrumental Concert. Artists: Jan Xu pipa solo (lute), Zhen-Tian Zhang, Yang-Qin Solo (dulcimer). At MIT Kresge Auditorium, 7:30 pm. Sponsored by the MIT Chinese Students Club., Tickets sold at: MIT CSC (Beth Chen, 225-8966), PPI Pharmacy (Chinatown, 78 Essex

St.), Sino Video (Chinatown, 66 Harrison Ave.). General Public: \$5, student: \$3, preferred seating: \$10.

Oct. 19: Asian American Agenda Conference, 9 am to 4 pm, McCormack Auditorium, UMass/Boston. \$8, pre-registration, \$10 at the door. For more information, call AARW, 426-5313.

Oct. 19: "Financial Seminars" begin at the Atlantic Neighborhood Center, 12 Hunt St., N. Quincy every Saturday through December. Oct. 19 topic: "General Financial Planning," 11 am to 1 pm in Mandarin, 1:30 to 3:30 in Cantonese. Oct. 26: "College Fund Establishment," 11 am to 1 pm in Mandarin, 1:30 to 3:30 in Cantonese. Nov. 2: "Retirement Planning," 11 am to 1 pm in Mandarin, 1:30 to 3:30 in Cantonese. Sponsored by Quincy's Bridge Committee. Subsequent seminars will be listed in coming issues of Sampan.

Oct. 23: Book Reception for Sook Nyul Choi, author of Year of the Impossible Goodbyes. At the Boston Public Library, 6:30 pm.

Oct. 24: "Bilingual or English-only Education" Forum at the Cambridge Multicultural Center, 41 Second St., Cambridge. Sponsored by the English Plus Coalition and the Cambridge Multicultural Center. For more information, call 333-577-1400.

Oct. 25: Master Kwong Tit Fu's 65th Birthday Celebration and the Academy of Chinese Martial Arts 20th Anniversary Celebration. Martial art exhibit at the YMCA Bubble at 57 Tyler St., 6 pm. Celebration will be followed by a banquet at the Imperial Tea House, 72 Beach St., 9 pm. Banquet is \$20 per person.

Oct. 27: Rally & March "One in Nine, Stop the Epidemic" sponsored by the Mass. Breast Cancer Coalition. Noon at the Boston Common, march to Gov. Center. Speakers: Dr. Susan Love, breast cancer surgeon, Bylye Avery, founder of the National Black Women's Health Project, and Mary Costanza, medical oncologist.

Oct. 30: Conference for Civil Rights Leaders in Boston. Focus on economic opportunity, racial violence and hate crimes, race in politics. At the Kennedy Memorial Library, Columbia Point, Boston. 8 am to 1:30 pm. Sponsored by the Greater Boston Civil Rights Coalition. For more info, call: 330-9696.

Nov. 1 and 2: "Asians and Pacific Islanders in America: A Growing Influence in the Political Process" A two-day conference at Harvard University's John F. Kennedy School of Gov., Cambridge, Ma. Featured speakers: Rep. Robert Matsui (D-CA), Rep. Norman Mineta (D-CA), Rep. Eni Faleomavaega (D-America Samoa). For more information, call: Marie Chua: 666-8234 or Joanne Siu: 625-0267.

Nov. 8: "Rebuilding the Temple: Cambodians in America" at the Children's Museum, 7 to 9 pm. Boston premier of a one-hour documentary that examines the influence Khmer-Buddhist culture has on refugees' adjustment to American life. \$1 with museum admission.

What's New, Who's New

*Send your "What's New, Who's New" item to Sampan, 90 Tyler St., Boston 02111, or phone 426-9492. Sampan is published the first and third Fridays of every month. Deadlines for news items are the Friday before publication, the second and fourth Fridays of the month. Please include place, date, time of the event, and for how long you would like the item to run.

Sampan is the voice of the Asian community. We want to hear from you! If you are sponsoring an event, have a special announcement to make, or an opinion to express, consider writing a brief article for Sampan. Call our office for easy guidelines.

*In order to provide more convenient services to the elderly living in the South Shore, the Quincy Outreach Program, run by the Greater Boston Golden Age Center, is extending service hours at the office of the Wollaston Lutheran Church, 500 Hancock St., Quincy, Ma. Elderly Chinese residents can also approach David Ko every Tuesday and Thursday from 1 pm to 4 pm. Phone number: 471-9353 or 542-7458. The Hong Lok Adult Day health Center is also open to the Chinese elderly living in South Shore. Those who have medical needs, such as hypertension, diabetes and heart disease, but are mobile can contact the above phone number for information.

*Adult Education Student Writing Display Writings and other projects in Adult Education and ESL classes will be on display at various sites in Boston and Cambridge. Mass. English Plus is looking for submissions from students in Adult ESL programs. Call Mass. English Plus for more details: 330-9630.

*Free Youth Program at the Chinese American Civic Association: Do you need help with your English and school work? Do you want to have a college student as your tutor and friend? If you do, then this after-school program is for you. You can apply if you are 16-21 years old and have a strong motivation to learn. Classes will begin on Oct. 29. For more information, please call John Chao or Annie Chin at 426-9492.

The next issue of Sampan will be published on Nov. 1, 1991. Press releases and advertisements which require typesetting or artwork are accepted up to Friday, Oct. 25, 1991. Camera-ready ads are accepted up to Monday, Oct. 28, 1991.

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Sampan is mailed within the U.S. upon request via third class postage for a \$15 charge and first class postage for a \$50 charge.

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Personal Finances

Special Feature

October 18, 1991



Look for savings when choosing your bank

by Mae Cheng

Pini Santilukka walked into one of Shawmut Bank's downtown offices, thinking he would only be there for fifteen minutes. How long could it possibly take to open a savings account?

Half an hour later, he exited with a worn expression on his face. "When I first went into the bank, I thought it was a simple process, but instead, I was bombarded with all these different options of savings and checking accounts."

Choosing a bank is no longer as simple as calculating which one is closest to home or most convenient from work. Even with the nationwide closing of financial institutions, there are still many banks holding strong during the recession and offering a variety of services to their customers.

At Shawmut Bank, a savings account is no longer just an account for a customer to deposit money into and earn interest. Shawmut offers the Partnership Account, the Market Rate Savings Account, the Statement Savings Account, and the Certificate of Deposit Account for their customers to choose from. What does this all mean?

The Partnership Account links all of a person's deposit accounts together. This includes checking, savings,

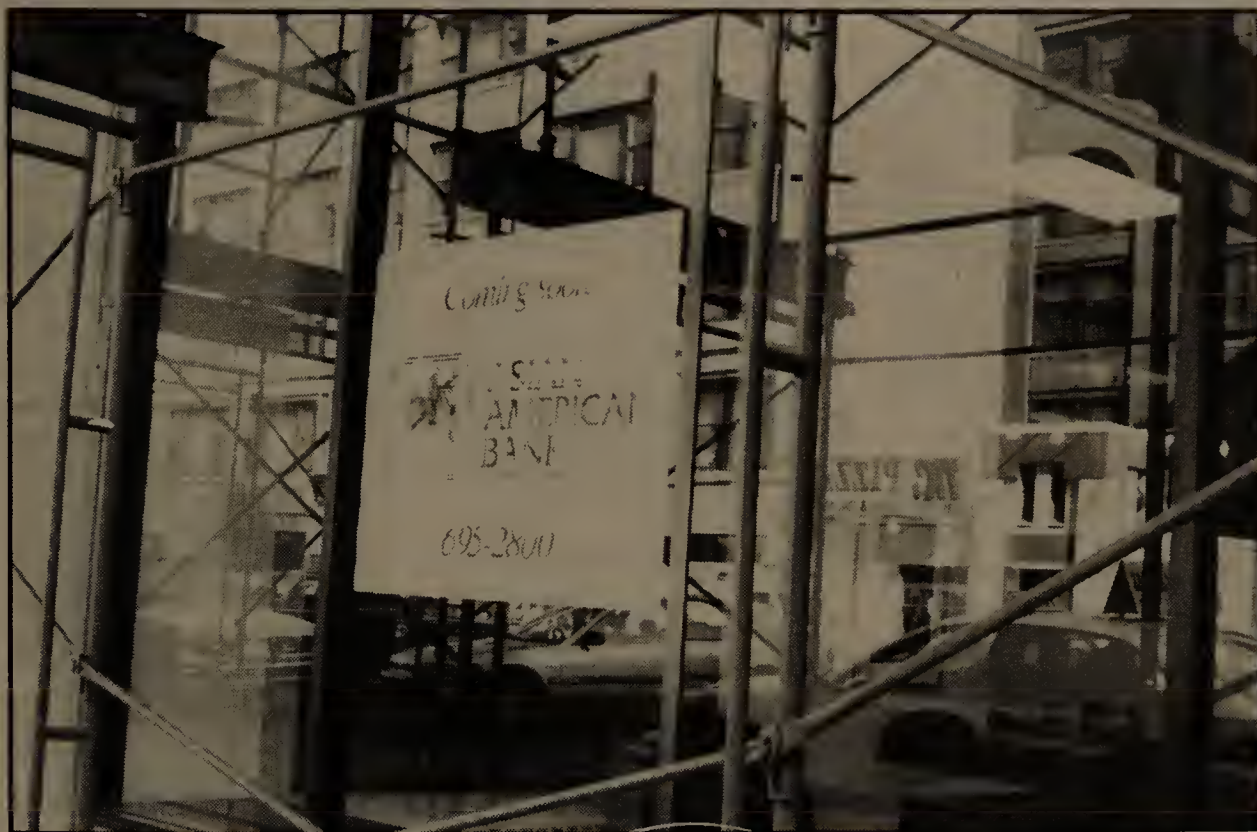
IRAs, and CDs. There is also no-fee-checking when the minimum balance is maintained, and it offers premium-rate tiered savings. This means that the more the customer saves, the higher the interest rate can be earned.

The Market Rate Savings Account offers premium money market rate and limited check-writing privileges.

For the Statement Savings Account, the customer can earn interest on deposits over \$100. Quarterly statements will also be sent. This is the traditional savings account that existed before the start of the banking revolution.

Then there is also the Certificate of Deposit Account. Customers can choose the term they want, ranging from three months to five years. The rate they were given at the time of the opening of the account is guaranteed for the full term, and there is the automatic reinvestment of the CD at maturity. For terms of one year or greater, the account is compounded daily.

Banking doesn't get any easier when one starts examining the options for a checking account. At Shawmut, there is a checking account to combine a customer's checking, savings, and personal credit needs, one for those that want to avoid monthly service charges, one to earn interest on,



another for unlimited checking with money market rates, one for those who are 55-years-old and older, and one especially designed for students. For the customer who is neither a student nor a person over the age of 55, there is a lot to consider before deciding on which account suits the individual's personal needs.

The variety of savings and checking accounts described here is not just found at Shawmut Bank. Variations of these options exist in practically every bank.

Quincy Savings Bank also provides similar savings and checking services. "Most customers find that our NOW checking and savings accounts are better than others in the market. A Quincy Savings Now account doesn't have a high minimum balance requirement to earn interest, (only \$10), and our fees are much lower than those at other banks. Our savings accounts pay a rate of 5.5, which is higher than some other banks," says Man Ying Moy, a customer service representative at the bank. Shaw-

mut also points out that Quincy Bank doesn't charge a fee if the balance in the savings account drops below a certain level.

Other banking services common to the majority of the larger financial institutions include access to an automated teller machine (ATM), a toll-free customer service number, ability to apply for loans, and ability to apply for credit cards.

At BayBank, a customer
continued on page 9

Life insurance - an umbrella for a rainy day

by Mae Cheng

John wants to supplement his earnings from his job with a conservative investment.

Jane wants to assure that she will have saved enough money to survive after retirement. The Joneses need to save enough money to insure that their three children will be able to attend college in ten years. Bob is terminally ill, but he wants to make sure that his wife and kids will be able to live comfortably after his death.

John, Jane, Bob, and the Joneses decide that the solution to their problems is to invest in life insurance.

Traditionally, the purchase of life insurance was thought of as a means of insuring that the immediate family would be taken care of financially if anything were to happen to one of the household's wage earners. Tony Chan, account representative for Metropolitan Life Insurance, points

out that now people are also buying life insurance as a form of investment. "Life insurance today offers cash value," he says.

Jonathan Phan, sales manager for New York Life Insurance agrees. He says that the three main reasons his customers have decided to purchase life insurance are because they want to accumulate money for their retirement fund, because they want to save money for their children's education, and for financial protection purposes. "Buy life insurance for very conservative investments," he says.

Most insurance companies offer two basic types of life insurance, although they may go by different names. They are term insurance and permanent insurance.

At The Prudential Insurance of America, term insurance is called pure protection. There is no cash value on

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continued from page 7

doesn't even need a credit card. With a BayBank card and the X-Press Check service, a person can make purchases at over eight million establishments where MasterCard is accepted. "The purchase amount is deducted automatically from your checking account - as if you'd written a check. X-Press Check is an ideal way to pay for everyday purchases where you would normally write a check or pay cash," says the brochure.

Unlike a normal credit card, there is no annual fee to get this service. There is also no transaction fee for the purchases.

It is similar to a Mastercard or a Visa because most X-Press Check purchases are covered automatically by Buyer Protection, which protects items against loss, theft, fire or other damage for up to 90 days from the date of purchase. One also has to file an application and be approved in order to participate.

What is needed for approval is a BayBank checking account with a Reserve Credit or BayPlus Credit line of at least \$1,000 and good credit.

Reserve Credit is another special service BayBank offers its customers. "BayBank Reserve Credit is more than just another source of cash. It's overdraft protection, as well as a line of credit. For BayBank's

checking account customers, that offers financial flexibility," describes the brochure.

The Reserve Credit service basically gives the consumer a credit line. It protects customers from "bounced" checks, up to the available credit limit, and it allows them to write a check for more than the balance in their BayBank checking account. Furthermore, customers can transfer money from Reserve Credit to their checking account, or they can directly withdraw cash at an ATM machine. There is no application fee and no annual fee involved either.

Banks also have services which target certain consumer groups. For instance, Shawmut has three Business Retirement Plans: Simplified Employee Pension (SEP), Profit Sharing Plan, and a Money Purchase Plan.

SEP is considered by the bank to be the ideal retirement plan for businesses with less than 10 employees. Annual tax deductible contributions can add up to \$30,000 or 15% of the salary.

The Profit Sharing Plan gives the business owner a higher degree of control over the retirement program.

Finally, the Money Purchase Plan is similar to the Profit Sharing Plan except that the same level of annual contributions must be made each year, and the maximum deductible contribution is \$30,000, or 25% of compensa-

tions

For those who are interested in Shawmut's business retirement plans, the bank offers special seminars throughout the state to talk about the various options available.

The Bank of Boston breaks up their services into two basic programs: First Step Banking and Portfolio Banking.

First Step Banking is geared towards the lower income individual or people new to banking, such as students. Special services offered under this program include a checking account for people who can't keep a minimum balance and who want to avoid paying many of the monthly service fees.

Portfolio Banking requires that the customer maintain a balance of \$10,000 or more, but the services include a free checking account, free traveler's checks and a special booth at the bank for faster service.

The smaller banks also provide special services for its customers. The Liberty Bank, located at 7 School St. in Boston, offers CD's at a rate that is usually half a point higher than the market rate. For CD's with a longer term, an even higher rate may be given.

Hwa Chu Lien, the Chairman and Treasurer of the bank recommended Chinese customers to look into this savings option because they earn a higher interest than the

regular savings accounts.

Liberty Bank also offers an SBA (Small Business Administration) loan. This is a government guaranteed loan that helps merchants to start new businesses.

A service at Lien's bank that is popular with the Chinese community is the transfer of money from the United States to China via Hong Kong.

Liberty Bank's target customers can be considered to be Chinese people, especially those living in Chinatown. "We're unique in the sense that we can understand Oriental background. We speak Chinese, and any inquiry, any consultation, even if they have no bank account with us, is for free," says Lien. He believes that a simple task of opening a bank account may be very difficult for newly arrived immigrants. "Some of the Chinese people, they don't even know how to go to the bank and get a loan," he says.

A bank which has targeted itself as an institution for businesses, even though it also accepts personal accounts, is the Asian American Bank at 17 Kneeland St. Along with such services as mortgage lending and commercial lending, the bank also provides international letters of credit. This is important for those involved with international trade. It guarantees foreign businesses

that they will be paid the specified amount of money by the bank's customer.

The bank also has bilingual capabilities and consultations for those interested in learning more about the bank. Like Liberty Bank, it caters to Asian American customers. "No other bank can offer the understanding of community needs," says Vivian Wenhuey Chen Huang, chairperson of the board.

The U.S. Trust Bank, located at 205 Tremont St., finds itself doing business mainly with the Chinese community as well. Margaret Chan, assistant vice president of the bank says, "Seventy-five percent of our deposits and mortgages come from the Chinese community."

U.S. Trust Bank deals primarily with businesses but also handles personal accounts. For instance, the bank offers customers a line of credit to Hong Kong.

Choosing which bank to deal with is highly dependent on what an individual's or a business's needs are and which bank can best accommodate those needs.

After reviewing the services of different banks, Santilukka made a final decision and was happy about it. He said, "The process is not as easy as it seems, but it is easy enough where it can be done. Don't be discouraged."

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continued from page 7

the policy. King C. Tse, director of Asian Marketing there, compares it to paying rent for an apartment. Instead of paying rent once a month, one pays a premium every year. When one decides to move from the apartment, or when one decides to cancel the policy, there is no return on the investment.

On the other hand, Tse compares the permanent insurance policy, to paying a mortgage on a home. When one decides to move from the home or cancel the policy, both can be sold and a profit can be made. Essentially, one can receive money from the insurance company without having to die first.

The downfall of the permanent insurance policy is that there is a higher premium initially to be paid. Sometimes, term policies will have an initial premium that is 50% less than permanent policy premiums. Tse says, "Permanent policies are more expensive at first because they have higher premiums, but cost less in the long run."

Chan concurs with Tse's sentiment. "People who buy permanent life insurance want a sum of money accumulated for future use," he says.

New York Life offers a combination of a term insurance policy with an investment return. This policy began in 1976, and it is called Universal Life. Phan explains that the cash value rate of the policy is based on the current interest rate, and it provides rate flexibility (increase or decrease in the premium). "It's a great product for people starting out. It's not good for someone over 40-years-old," he says.

With The Prudential Insurance of America, one can also receive money without first dying with the company's Living Needs Benefit. This benefit can

provide funds from the life insurance policy when the person the policy insures has been confined to a nursing home for at least six months and is expected to be permanently confined, or when he or she is terminally ill. Some or all of the life insurance policy will be paid before death in a lump sum or on a monthly basis. Tse points out that some people may be eligible to receive up to 90% of the insurance without first dying. He says that the Prudential is the first insurance company in the United States to offer a benefit like this. The Living Needs Benefit has just been approved in Massachusetts in July of this year.

With all companies, there is a two year contestability period. This means that if the insurance holder dies within the first two years, the company has the right to contest the claim for fraud. After the two years, regardless of how the person dies, the company will pay up.

Tse explains that there are three major factors that companies look at when figuring out how much of a premium a person would have to pay. "Insurance companies basically look at the person's age, health condition, and if he is a smoker or not," Tse says. With those customers who are purchasing a policy worth \$100,000 or more, a urine analysis is required. Sometimes a blood test is required as well.

Phan believes that choosing an insurance company is just as important as deciding what policy to buy. He believes that it is essential to invest with a company that is stable.

"Recently, many insurance companies have gone belly up because most have invested in real estate deals gone sour," he says.

Three companies currently rate insurance companies throughout the United States. Standard & Poor rates for a company's claims-paying ability. Their highest grade is AAA. Moody's Investors Service, whose highest rating is AAA, rates for a company's financial strength. Finally, A.M. Best rates for a company's overall strength, size and management. And their highest grade is A+. The Prudential Insurance of America, New York Life, and Metropolitan Life Insurance Company have all received the highest ratings from all three.

Prudential is ranked as the second largest insurance company in the world, (and the largest in the United States), after Nippon Life, with assets worth \$169,046 million, according to the September 20, 1991 issue of The Wall Street Journal. The company has existed since 1875, and it has offices in the United States, Canada, and Japan, plus new operations in Italy, Spain, Taiwan, and Korea.

Metropolitan Life is ranked sixth, with \$103,228 million in assets.

Ranked nineteenth is New York Life, with \$50,126 million in assets. It's been around for 152 years, and it has 450 offices scattered around the United States, Hong Kong, and Taiwan.

The consensus amongst the three representatives of insurance companies is that the Chinese people like permanent life insurance policies more than term policies. "The Chinese like to buy permanent insurance policies to accumulate a lot of money. Americans usually buy term policies because it's cheaper," says Chan.

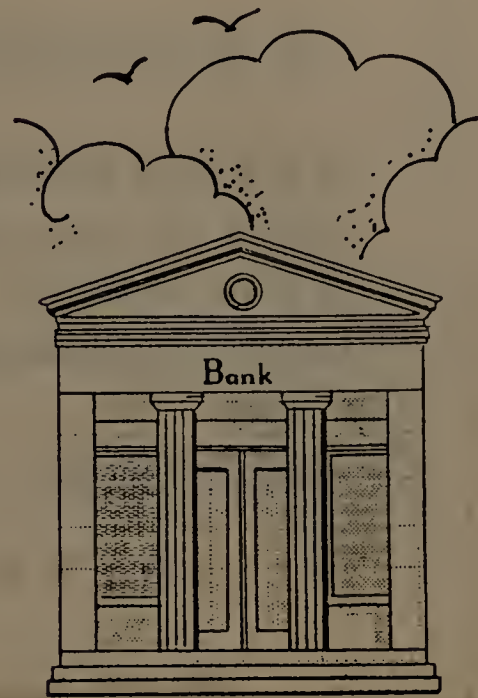
Tse says that 99% of his Chinese customers choose permanent in-

surance policies.

Chan finds that older people tend to purchase life insurance more for protection purposes than for anything else, whereas his younger customers are looking to life insurance for investment.

Phan suggests that people start thinking about purchasing life insurance as soon as they start accumulating responsibilities. For instance, Phan thinks that as soon as a couple gets married, they should start thinking about life insurance in order to protect their new family.

The reasons for an individual to purchase life insurance may be varied, but Phan points out that looking at life insurance as an investment may act as an incentive for people who traditionally thought that its only good was to financially protect loved ones. He says, "Life insurance is the only product in the world that can provide a tax free return."



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RE-ANNOUNCEMENT OF INTENT DESIGN CONSULTING SERVICES CENTRAL ARTERY/TUNNEL PROJECT - BOSTON MASSACHUSETTS DEPARTMENT OF PUBLIC WORKS

The Massachusetts Department of Public Works (MDPW) in conjunction with its Management Consultant, Bechtel Parsons Brinckerhoff, is seeking consulting services for the final design of the I-93 Massachusetts Avenue Interchange, (D012A) as part of the Central Artery (I-93) Tunnel (I-90) Project in Boston, Massachusetts. The announcement for D012A was originally advertised in November 1990. This re-announcement is necessary because of substantial changes to the Scope of Services.

The estimated construction cost is in the order of \$45 million.

The Scope of Services includes Professional Engineering and Architectural Services for final design contract drawings, specifications and construction cost estimates for mainline roadway at grade and on retained fill, surface roadway embankment and bridges, building demolition, utilities, and underpinning/detours of existing roadways.

The consultant team, whether a single firm or a joint venture, will be required to maintain a project office in the Boston metropolitan area to perform work for this project. Each member of the consultant team must have on record with the Massachusetts Department of Public Works, MDPW Form ADM-016, Architects and Engineers Review Board Questionnaire. MDPW A & E Board prequalification is required at the time a full proposal is submitted.

The Massachusetts Department of Public Works requires substantial and substantive participation of Disadvantaged Business Enterprises in the performance of the work of this contract.

Any firm or joint venture interested in providing the described services will be required to complete a full qualifications and technical proposal package. Those interested in participating in the RFQ/P process should submit a letter requesting a copy of the "I-93/Massachusetts Avenue Interchange (D012A) Request For Qualifications and Proposal Package." The letter must be received by November 7, 1991 and addressed to:

Massachusetts Department of Public Works
One South Station
Boston, MA 02110

Attn: Procurement Department
Bechtel/Parsons Brinckerhoff
D012A

Questions may be addressed in writing to the above address.

YOUR TALENT.

JOB FAIR

DATE: Saturday, November 2, 1991

TIME: 9:30 a.m. - 12:00 p.m.

LOCATION: Josiah Quincy School
885 Washington Street
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儲蓄及投資方式，在不同的個人及家庭方面，亦有不同的需要，投資取向亦不相同。單身人士，除預留生活所需資金之外，可將部份投資在高收益但高風險的投資工具上，例如股票市場或共同基金(Mutual Fund)選擇時便要很小心，不能草率從事。夫婦工作又沒有子女的年輕家庭，亦可投資在高成長的基金，或購置房屋，一方面解決居住問題，他日亦可享受升值的好處。目前貸款利息及樓價均處於低水平，再大跌價的風險已比年前為低，只要是自住而不是炒賣，在租金及供樓金額相差不大的今日，置業安居實為理想的投資目標。

有子女的家庭，如果子女年幼，便要選擇一些穩健的投資項目，而且要為未來子女教育費用預早安排。子女成長的家庭，便要安排退休的儲備。若公司有退休計劃的如四〇一K等，便應該參加；若公司無此計劃者，亦可以在銀行或其他財務機構，投資IRA或養老年金Annuity。這些利用延遲付稅或減稅的個人退休計劃，在四十歲以前的人士，或正在掙扎購買房子，或教育子女，或開始創業，或償付欠債中的人士，並不大適合。因為這筆儲蓄，在五十九歲半之前，不能隨便提用，否則要補付稅款及罰金。但若能延至退休後才動用，則是一筆可觀的財富。有計劃的安排，才可確保退休後有舒適的生活。以上只是簡略的介紹一般個人投資方式，今期船版將有其它投資專文詳細介紹，本文主要談論如何投資在保險公司。

今日的保險公司，提供的服務已是非常廣泛、規模龐大的保險公司。提供的服務，除了一般的汽車保險、房屋保險、醫療保險、人壽保險外，更有退休年金、共同基金、傷殘入息、按揭保險、責任保險等服務。根據法例規定，汽車必定要

有保險才可以在道路上行駛，銀行亦指定房屋要有保險才能交吉。至於按揭保險、傷殘入息、醫療保險、責任保險，都純屬保障，以防萬一，並非投資。退休年金、共同基金，便是投資項目，而現有價值的人壽保險，便是投資加保障。

一般人壽保險分兩大類：一是短期的保險，純屬保障，並無現金價值，固定的賠償額只能在投保人死亡後才可以由受益人領取，死亡賠償項目是免稅的。

二是有現金價值的終生人壽保險，這是保障加投資儲蓄。投保人在購買了這種人壽保險，保險公司會在扣除開支後，參照保險公司投資收益，給付投保人利息或紅利，視不同的保險公司或不同的計劃而定，因而在人壽保險內產生一份現金價值。這份現金價值隨着時日而增加，全部是延遲付稅，直至投保人過世時才計算稅款。若投保人一次過全數將現金取回，即是取消了保障，屆時便要將取回款項減去所供的保費，超出的金額，便作為該年度的收入，依當時稅率繳稅。若仍想起延稅，則保留保障，只將現金借用，繳付借款利息，則紅利每年仍照舊派發，保障依然生效，所借用之款項亦不用付稅。最

近市面上經常看到保險公司推廣一種「子女教育基金」或「退休基金」計劃，就是利用這種有現金價值的人壽保險附加一項連結的儲蓄計劃，利用延遲付稅方法，將保險公司派發的紅利與現金價值以複利滾存，若干年後，成為一筆可觀的數目。在有需要時，在此儲蓄計劃內提取現金應用，而毫不影響原有的保障。由於這種儲蓄計劃會被利用為逃稅的工具，因此法例規定某些限額，並不能無限制的存儲金錢，限額視不同的保險計劃而有所不同，若超過存款，則會違例，不單要繳稅，而且要受罰。

總括而言，利用延遲繳稅，可以令資金累積較快，增長比一般銀行存款為高，但要記着一點，銀行存款靈活度高，人壽保險計劃是一種中長期的投資保障計劃，若在數年內取消，將會有所損失，但若持之永恒，則利用延稅所產的收益，是很可觀的，還有購買人壽保險，一定要選擇信用優良、歷史悠久、資產雄厚的公司，可參考每年由獨立公司對各種保險公司的評核報告，選擇評價優良的公司來投資，才會安枕無憂。



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Available with no premium charge, the Living Needs Benefit can provide funds from your life policy when the person the policy insures:

- ◆ Has been confined to a nursing home for at least six months and is expected to be permanently confined, or
- ◆ Is terminally ill.

在以下的情況下，您可以不必等到過世後才享受保險福利

①當您在養老院居住六個月以上，而且沒有出院的希望，您將可以獲得70%至80%保額的賠償。

②經醫師診斷，投保人已染患惡疾，且只剩六個月生命，則可獲90%至95%保額的賠償。

「生前給付人壽保險」，您可以一次領出或分期領出，當然也可以選擇於生後支付，以保障您家庭財務上的安全需要。

我們提供您專業的服務以合乎您不同的需要：人壽保險・健康保險・房屋保險・以及災難意外保險，我們以全球最大的保險公司—普添壽保險公司做您的財務後盾。

Survivorship Select whole Life (Second-to-die policy)

此保險乃是以合理的保費，來解決並保障您生後遺產稅與生意上的各種需求，藉由此完整的計劃，不僅此保險可代付您的遺產稅，而且您的家族可繼續承繼您的資產與事業。



The benefit can advance funds from your life insurance policy—otherwise payable at the Insured's death—without depleting other sources of savings you may have targeted for your retirement or your family's future financial security needs.

If you activate the Living Needs Benefit feature of your life insurance policy some or all of your policy's death benefit will be paid to you in advance—either on a monthly basis, or if you prefer, in a lump sum. The amount you can receive will approximate 70 to 80 percent of the death benefit for the Nursing Home Option and 90 to 95 percent for the Terminal Illness Option.

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現金來源。它其實是一種透支保護，同時也是一筆信用基金。對有海灣銀行支票戶頭的客戶來說，它提供了財務上的靈活性。這項服務基本上是給消費者的一筆信貸。在限額允許範圍內它可保護消費者使其支票避免遭到拒付。即他們可以開出面額高於支票戶頭總額的支票。顧客還可以把信用儲備中的錢轉到他們的支票戶頭中，或者直接從自動提款機中提取現金，此項服務並不收申請費及年度費用。

銀行的有些服務項目是專為某些特定對象而設的。例如所物銀行就有三種退休規劃：僱員退休金簡易方案 (SEP)、互惠方案 (PSP) 和高收益方案 (MPP)。SEP 被認為是僱員少於十人的小型企業理想的退休方案。可從年稅中得到扣除的投入額可累計至三萬元或工資的百分之十五。

PSP 則給予企業僱主對退休方案較高等級的控制力。MPP 與 PSP 大致相同，惟每年必須完成同等程度的投入量，以及最高的可扣除投入量為三萬元，或賠償費的百分之十五。所物銀行還為對他們的退休儲蓄方案有興趣的人在麻省各地開設了有關的研習班提供輔導，使人們增進對各種不同方案的瞭解。

波士頓銀行 (Bank of Boston)

則把他們的服務項目分成兩個基本部份：初級儲蓄 First Step Banking 和高級儲蓄 Port-folio Banking。前者着眼於低收入者與初始儲蓄者如大學生，它包括一項特別的支票戶頭，這是專為無力維持最低限額及想要避免各種月度服務費的顧客而設的。高級儲蓄則要求客戶保持至少一萬元的存款，優惠方面包括免費支票戶頭、免費旅行支票，及在銀行內設有一特快服務櫃。

較小的銀行也為顧客提供特種服務，如自由銀行 (The Liberty Bank) 的儲蓄利率通常高於市場半個小數點，對儲期較長者利率甚至更高。該銀行的財務經理梁先生建議華人顧客留意此項儲蓄法，因為他們可獲得比一般儲蓄方式更高的利息。

自由銀行還設有小型企業管理信貸 (SBA)，這是一項由政府担保的信貸，旨在幫助商家開創新的企業。他們還有一項在華人社區中為人熟知的服務，是顧客可以把錢自美國經香港至中國大陸。可以說自由銀行的客戶主要來自華人社區，尤其是華埠居民。梁先生說：「我們的與眾不同之處是我們理解東方人的文化背

景，我們說中國話，而且我們對各種疑問提供的指導都是免費的，即使對方並未在這裏開戶也不例外。」他認為有一個像他們銀行這樣的金融機構是很重要的。因為對一個初來乍到的新移民來說，開個銀行戶頭這樣一件看來很簡單的事實際上也會困難重重，他說不少華人都不知道怎樣去銀行貸款。

亞美洲銀行

(The Asian American Bank) 是個主要面向商家的機構，當然它也接受個人客戶。除了提供房地產信貸與商業信貸之外，這家銀行還可以出具國際信用證書，這對國際貿易商來

說是很重要的，它為外國企業提供了特定的金額將由該銀行客戶支付的保證。

這家銀行還為想對該銀行有進一步瞭解的人們提供雙語服務。與自由銀行相似，他們儘量滿足亞裔顧客的需要，該銀行籌備委員會主席陳女士說：「沒有一家銀行比我們更理解社區的需求了。」

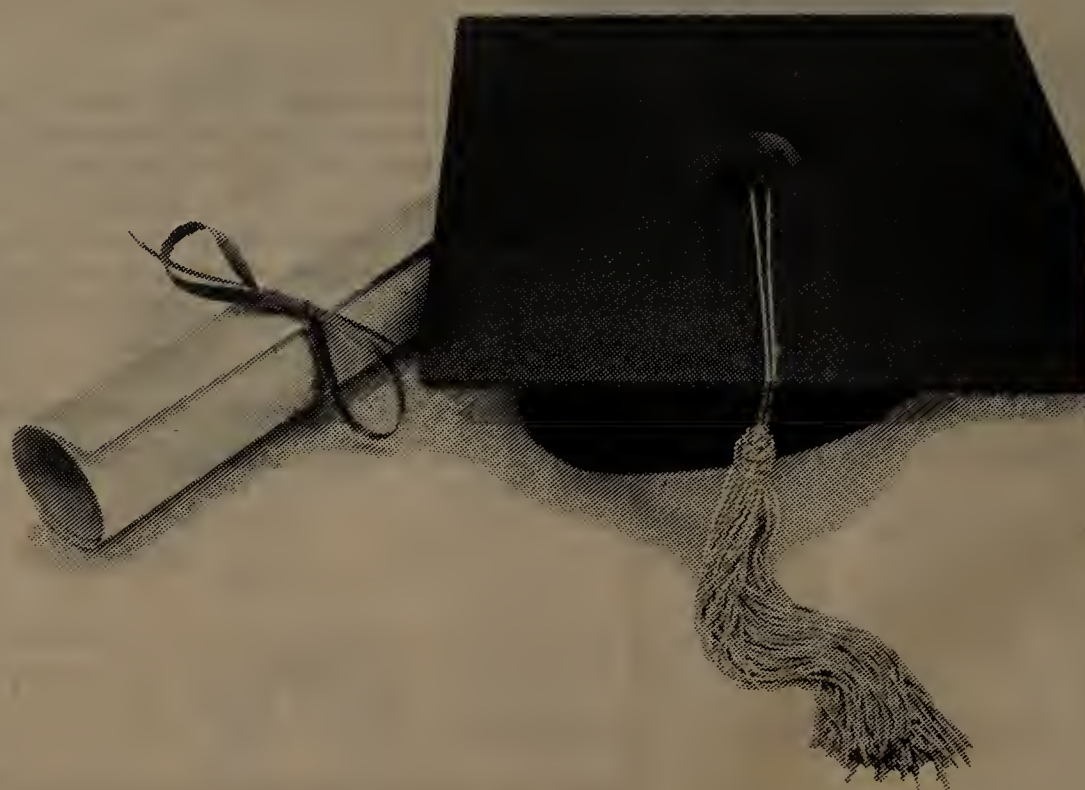
美國信託銀行

(US Trust) 也以華人社區打交道為主，該銀行副經理陳女士說：「我們的存款與房地產信貸的百分之七十五來自華人社區。」這家銀行主要為商業客戶服務

，當然也接受私人客戶，他們還為顧客提供一種可在香港使用的信用基金。

選擇哪一家銀行在很大程度上取決於個人或企業的具體需要以及哪一家銀行具備滿足該種需要的最佳條件。本文開頭提到的李先生認為對他這樣一個在校學生來說，所物銀行的報單儲蓄是最合適的。他說：「雖然手續辦起來並不像想像中的那麼容易，不過和我所得到比起來這就夠簡單了，所以沒必要為此感到泄氣。」

大學教育



我們可以幫助你實現它。

如果你有理想讓子女接受大學教育，或讓自己繼續深造進修，請到所物銀行。那裡有多項借貸選擇，可助你取得所需款項繳交學費。

欲知詳情，請電詢 1-800-SHAWMUT，或今天便到訪在你附近的所物銀行辦公室。

所物銀行

所物國家公司



Shawmut

A Shawmut National Company

所物銀行是 FDIC 及平等住屋借貸的成員
本行所有申請表格及貸款文件，均以英文印行。

報紙還原

波市路邊收集舊報紙還原，華埠收集日是每隔一星期逢星期三、六、日、十二月四日及十八日。敬請將舊報紙扎起或置於紙袋內，與垃圾分開置於路旁。查詢：七二五-四九五九。

在昆士儲蓄 銀行，我們會 講你的語言



請光臨昆士儲蓄銀行北昆士市分行並詢問梅曼英女士。曼英是我們銀行之駐行翻譯，她會講國語、廣東話和台山話。曼英會親自協助你辦理你在銀行的一切來往事務，快捷與暢便。

昆士儲蓄銀行為你提供全部銀行業務服務，其中包括：高利息的証券儲蓄及快速批准的貸款。我們有多種容易批准之房屋貸款。

我們的NOW支票帳戶所收服務費用是最低的。

NOW帳戶只要起額十元便有利息收入。十八歲或以下及六十五歲或以上的顧客及直接過戶存款者都一律免收服務費用及每月服務費用。每次使用支票只收十五仙（每月起碼收一元）。

請光臨HANCOCK街371號——我們在北昆士市的昆士儲蓄銀行分行，並要求梅曼英女士親自服務，她是隨時樂意為各界辦理一切財務業務的。請看閱本行有關房屋貸款及NOW支票帳戶之中文小冊子。請親臨本行或電話查詢。我們均樂意為你服務。

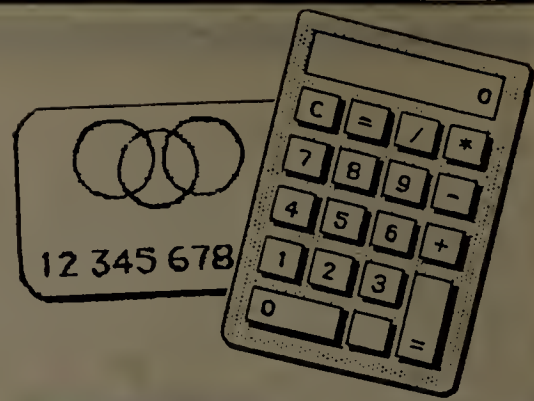


昆士儲蓄銀行 (Quincy Savings Bank)

聯邦儲蓄保險公司 (FDIC)
麻省存款保險基金會 (DIFM) 會員
優盛銀行集團屬下公司
電話：(617) 471-3500

個人投資特刊

一九九一年十月十八日 第七版



銀行服務

五花八門

鄭明眉 採訪
張曉至 翻譯

當李先生走進所物銀行在城裏的一間辦事處時，他還以為花上十五分鐘就可以辦完手續——不過是開個儲蓄戶頭，還能用得了多長時間呢？

半小時後他出來，面帶倦容。「我進去的時候以為手續會很簡單，誰知儲蓄和支票戶頭種類多得五花八門，簡直把人弄糊塗了。」

選擇銀行已不再是一件祇圖離家近或下班後去着方便這樣簡單的事了。即使在目前全國性經濟衰退，銀行倒閉風潮之下，仍有許多銀行堅挺立並以多種特殊服務招徠客戶。

在所物銀行，一個儲蓄戶頭已不再意味著僅僅是顧客開戶頭存錢拿利息了。這裏有多種儲蓄開戶法供客戶選擇：合股戶 (Partnership Account)、金融市場利率儲蓄法

(The Market Rate Savings Account)、報單儲蓄 (The Statement Savings Account)、以及定期存款 (CD)。這些儲蓄方式到底有甚麼不同呢？

合股戶是把一個人所開的各種戶頭都聯在一起，包括支票、零存、個人退休儲蓄 (IRS)，及定期存款。用這種方式祇要存款數不低於最低限額，支票戶頭即可免費。它還包括分級利率獎勵儲蓄法，即存款額越高，利率就越高。

金融市場利率儲蓄法則向客戶提供金融市場的獎勵利率與一些支票方面的優惠。用報單儲蓄的客戶祇要存款在一百元以上即可獲利息。銀行

每季度寄出報告單，這是在金融革命之前就已存在的傳統零存儲蓄方式。

再就是定期存款。顧客可選擇三個月至五年不等的存款期。利率地開戶時定好於整個存款期內保持不變，到期之後如不願提取可以按原定期限合利為本自動更新。對一年及更長期的存款，賬目時按日結算的。

支票戶頭的種類並不比儲蓄的少些。所物銀行就有各種支票開戶法：一種是把支票、儲蓄及個人信貸都合在一起的，一種是可免每月服務費的，一種是可獲得利息的，一種是可按金融市場利率計的無限額支票，一種是給五十五歲及年紀更大的顧客用的，還有一種是專為學生而設的。對於一個既非學生又不到五十五歲的人來說，在決定使用哪一種開戶方式之前他有不少事情要考慮。

上述的多種支票與儲蓄開戶方式並不僅見於所物銀行，實際上每家銀行都是如此。像昆士儲蓄銀行 (Quincy Savings Bank)，就提供類似的支票及儲蓄服務項目。這家銀行顧客服務部的莫女士說：「大多數客戶都認為我們的 NOW 支票儲蓄開戶法比別家銀行的好，用 NOW 儲蓄，你祇要有十元存款就可以開始計利息。我們的服務費也較別家銀行低。而我們的零存儲蓄利率是百分之五·五，高於一些同行。」她還指出當儲蓄額降到低於某一程度時昆士銀行並不徵收特種費用。大多數大型金融機構提供的服務包括自動提款機 (ATM)

的使用、一個免費的電話服務號碼、貸款及信用卡。如在海灣銀行 (BayBank)，顧客連信用卡都不必用，祇憑一張海灣銀行卡 (BayBank Card) 與他們的特快支出服務就可可在八百萬個收萬能卡 (Master-card) 的地方購物。海灣銀行卡的使用指南上說：「你的購物支出款額會從你的支票戶頭中自動扣除，就如你寫一張支票一樣。特快支出服務是日常購物的一個理想的支付方式。可以省却你寫支票或付現款的麻煩。」與一般信用卡不同的是，此項服務不收年度服務費，在支出時也不收過賬費。

與萬能卡或簽證卡 (Visa) 相似的是大多數特快支出服務的 استخدام受到購物者保護法的保護。該法包括自商品售出日起九十天內因遺失、盜竊、火災或其他意外災禍導致的損失。不過人們必須提出申請，在得到批准後始可成為此項服務的對象。必備的條件是要有一個海灣銀行的支票戶頭，具信用儲備或 Bay Plus 信用額上至少是一千元。同時，此人要信用良好。信用儲備是海灣銀行提供的另一特別服務。其使用指南寫道：「這項服務並不僅僅提供另一轉第八版



父母儲蓄都是為了下一代。



未雨綢繆話

保險

文／陳國權

近年美國經濟持續不景，聯邦儲備局為要刺激經濟，鼓勵投資，所以不斷地把息率降低。目前的買樓貸款利率已經跌至九厘以下，據報導為一九七七年以來最低的利率。銀行存款利率亦隨着下跌，以波士頓銀行十月份的活期儲蓄存款戶口為例，利息只有四厘二五，一年定期存款亦只有五厘一。政府的財政政策是將利率壓低，一方面鼓勵人們貸款買屋置業，以使低沉的地產市道能復甦，地產與旺便能帶動其他商業的興旺。另一方面，鼓勵工商業增加投資。利率低，工商界的成本便會減輕，投資的意欲亦

會提高，一旦工商業的投資增加，便會創造更多的就業機會，經濟亦會蓬勃起來。政府降低利率的目的，就是要刺激經濟增長。在經濟不景的日子，利率是會長期處於低水平的。

華人社會中，普遍有良好的儲蓄習慣。所謂積穀防飢，未雨綢繆，這是自少便受長輩教導的良好觀念，大多數人在銀行都會有儲蓄戶口，但在目前利息低、通脹高、稅率高的環境下，我們便要靈活的運用理財方式，達至保本增值的效果。

轉第十一版

社區文娛活動一覽

音樂

中西歌曲賑災演唱會

由中華藝苑、麻省理工中國同學會及 Sight and Sound 合辦的中西歌曲賑濟水災籌款晚會，將於十月廿五日晚八時於麻省理工學院大禮堂舉行。由梁培坤指揮 B.M.W. 樂隊，獨唱包括鄧桂芬、魏京、吳煒祺、丁寧、何志遠、宋波、徐寧及楊捷。票價分學生十元、廿元、卅元、五十元及一百元。查詢：五四二一四九九或八九一七一七六。

應天峯演奏會

青年鋼琴家應天峯將於十一月七日六時於中華藝苑舉行演奏會，查詢：五四二一四九九。

琵琶楊琴演奏會

麻省理工學院中國同學會將於十一月九日(週六)晚上七時半舉行琵琶、揚琴音樂晚會。中國著名琵琶演奏家徐正音演奏曲目包括：十面埋伏、漢宮秋月、龍船、火把節之夜。名揚琴演奏家張鎮田演出曲目計有：蘇武牧羊、秋思、天鵝、土耳其進行曲及昭君怨。地點為麻省理工學院 Kreage 禮堂，門票分十元、五十元及學生小童票三元。售票地點：華埠康寧藥房、榮華影視及理工中國同學會(二二五八八九六六)。

展覽

河北民間美術

中華藝苑於十一月展出河北省新季區民間畫展，色彩鮮明的年畫、版畫、剪紙、充份表現農村生活的純樸及豐富的創作。中華藝苑位於天滿街二七六號。

兒童民主圖畫

香港民主會於華埠所物銀行櫥窗展出十二幅香港兒童以民主為題的圖畫，孩子眼裏的民主自由等於陽光空氣，活潑真摯，展期至十月底。

成人英語班寫作展覽

波市公共圖書館、波市市政廳及劍橋市市政廳將於十一月展出各成人英語班的寫作作品。

《中國拾碎》攝影展

梁容光於八九年及九〇年間旅遊中國，攝下內地生活片斷。攝影展期為十月八日至廿七日，地點為哈佛大學 Carpenter Center (24 Quincy St., Cambridge)。

學習課程／講座

建築先修班

免費建築業先修班介紹講座
時間：十月廿一日上午十時半至十一時半
地點：華美福利會(泰勒街九十號)
主講人：波士頓建築業工會成員，學徒先修班主任
Kee Lee

婦女建築業講座

婦女建築業協會將於十月卅日至十二月四日逢星期三晚六至八時舉行免費講座，介紹建築行業的就業機會及工會學徒計劃等，查詢：五二四一三〇一〇。

雙語教育研討會

十月廿四日於劍橋市文化藝術中心晚七時半舉行，查詢：五七七一一四〇〇。

免費財務管理講座

昆市華美文化協會將於十一月及十二月每星期六舉行連串有關財務管理講座，由專業財務顧問講解理財之道，費用全免，歡迎各界參加，地點為昆市大西洋鄰里中心。
Atlantic Neighborhood Center
12 Hunt St., N. Quincy
查詢：七二五二二〇三、七二五二三四五二

講題如下：

- ※財務計劃概要
十月十九日：十一時至一時(國語)，一時半至三時半(粵語)
- 十月十六日：十一時至一時(粵語)，一時半至三時半(國語)
- ※子女教育基金設立
十月廿六日：十一時至一時(國語)，一時半至三時半(粵語)
- 十一月廿日：十一時至一時(粵語)，十一時半至三時半(英語)

※退休計劃

- 十一月二日：十一時至一時(國語)，一時半至三時半(粵語)
- 十一月七日：十一時至一時(粵語)，一時半至三時半(英語)
- ※稅務管理
十一月九日：十一時至一時(國語)，一時半至三時半(粵語)
- 十一月十四日：十一時至一時(粵語)，一時半至三時半(英語)

社區

華埠區議會

華埠區議會剛完成選舉，將於十月廿一日六時於中華公所召開每月例會(逢每月第三個星期一)，歡迎各界出席。

昆西市外展服務

由波士頓中華耆英會主辦、南岸社會服務局資助之昆士外展服務計劃，為加強對南岸老人的服務起見，特於十月開始，增加在昆西市與國街路德會華樂堂的辦公時間。逢星期二、四下午一時至四時派駐職員高繼文先生為耆英提供服務，聯絡電話：(六一七)四七一三或(六六一七)五四二一七四五八。

此外，中華耆英會康樂樓老人日間護理中心亦歡迎南岸華裔老人申請參加。健康有問題，如患高血壓、糖尿病、心臟病等長期慢性疾病，但仍可以行動的老人，可撥上述電話查詢。

麻州乳癌聯盟集會

現今之社會，每九位婦女中就有一位可能患有乳癌，而在一九六〇年時其比率只是一：二〇。請加入我們的遊行行列，團結起來去對抗這種流行病。
日期：一九九一年十月廿七日(星期日)
時間：中午十二時正
集合及遊行地點：在波士頓公共公園(Boston Common)近天滿街及 Park 街之轉角處集合後再遊行至市府中心。
講者包括有：

1. Dr. Susan Love, 乳癌外科醫生、作家及活躍份子。
2. Bylye Avery, 全國黑人婦女健康計劃的創始人。
3. Dr. Mary Cosanza, 醫學腫瘤科學家。

如欲取得更多資料，請電：(六一七)九五六一四八七五。

觀音誕佛法會

麻省菩提學會淨光寺為慶祝觀音誕，於十月廿六日(週六)上午十時假華埠夏利臣街六十五號六樓(佛教中心)舉行觀音誕佛法會。並備齋吃。查詢：七七三三、七七四五。

活動

救恩堂六週年

波市基督教救恩堂將於本月廿日(星期日)慶祝成立六週年，舉行培靈佈道大會，訂於：本月十九日(星期六)下午二時為對外佈道大會，講題是「真自由」。本月廿日(星期日)下午二時為培靈大會，講題是「不常有」。兩天的講員均由何仲柯醫生主講。何醫生曾在西雅圖行醫廿多年，他和他的夫人同在該市華人教會事奉，最近何醫生辭退醫務工作，專心事奉神，現在本市哥頓神學院深造。
救恩堂地址：華埠天滿街三三三號(即公路村樓對面圓教堂內)，詢問電話：四二三一三七九八。

東民與佛教

一部有關佛教對東埔移民在美國生活的影響紀錄片，該片同時探討東民文化延續的問題，影片導演將同場討論。放映日期十一月八日七時，門票一元，地點：兒童美術館，查詢：四二六六五四六六。

功夫表演

中國拳擊功夫學院成立二十週年，將於十月廿五日六時至八時於華埠青年會(泰勒街五十二號)，由鄭鐵夫師傅表演虎鶴拳功夫一場，免費入場，歡迎各界參加。

紐約一日遊

華人前進會將於十一月十日舉辦紐約一日遊，早上七時於華埠所物銀行門口集合，晚七時返波城。收費會員及小童卅元，非會員卅五元。購票查詢：三五七、四四九九。

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出版預告

下期舢舨於十一月一日出版，需打字及翻譯的文稿及廣告，於十月廿五日截稿，備妥之廣告於十月廿八日截止收件。

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十年前，我的一位六十多歲的親戚不幸在一次車禍中把左腳脛骨跌斷了，「菠蘿蓋」也碎為七、八塊，在接駁和石膏定型的同時，不間斷地天天服食田雞煮酒，如是者月餘後竟行走自如，至今十載，彼亦年屆古稀，並無後遺之患。

田雞乃「青蛙」在粵語中的叫法。為兩棲類脊椎動物，肉味鮮美，營養豐富。「中藥學本草」說：「田雞可解煩熱，治熱結腫毒」。「藥學大全」曰之「至大補益於筋骨」。民間常用之有介紹近百人使用皆謂奇功！

「食療篇」的作者黃煥堂醫生專於中醫營養學、穴位指壓、按摩推拿，臨床凡二十餘年。著有「中藥與飲食療法」、「黃醫生手記」等。今撰寫此篇乃臨床經驗之談，與讀者分享。

「編者按」

《食療篇》
黃煥堂
首折良食田雞

三：由於脾虛發熱引至心緒不寧、身體虛弱者，用田雞燉飯；熱毒膿瘡初起，皮膚紅腫劇痛，用田雞肉搗爛外敷患部，可使排膿加速；其三特效者是：用以佐療跌打骨折。

具體做法是，田雞半磅，剖肚去清內臟（不可剝皮！），放在鍋中用少許油煎炒至大半熟，收火之後將五十度以上的酒（中國酒或洋酒均可）大半碗加入，翻動片時再開爐，並再加水兩碗及適當的藥物（註），合蓋以文火煮至一碗湯汁，連田雞肉一同服食。

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※挑選占佳利的候選人米高·格路能
—安凱伶攝

●大眾婆婆·承第一版●

當了。環顧課室的佈置，窗簾，精緻的紙燈籠，學生習作一針一線的繡上花邊，課室的一角，是婆婆修補破爛的課本。施老師說有時婆婆甚至自己購買材料，製做極精美的手工藝品，美化課室每個角落。這一切，代表婆婆的藝術天份，更代表婆婆對孩子的愛心。

義祖父母計劃所要求的原本是每天四小時，每週二十小時，津貼四十七元。

婆婆所做的，往往是份外的。她從早上八時多工作，到學生三時下課還帶着孩子過馬路。她一天長時間工作，不但從無怨言，對着孩子總是微微笑的。

施老師說婆婆在課室內最重大的意義，除了是實際的幫忙外（孩子撒尿嘔吐，婆婆總是悉心料理的），在孩子面前婆婆不單是賢良的長者，更樹立老人的模範，備受孩子的尊敬。施老師希望孩子對家中的祖父母同樣的尊敬愛護。

當記者問孩子誰願意與婆婆合照時，班內孩子都爭相舉手要與婆婆合照，可見婆婆備受愛戴。施老師說雖然很多家長都未見過婆婆，但每逢節日婆婆總收到禮物的，定是孩子返家談起婆婆了。

校長黃伯勳說很感激李老太及校內另外五位的大眾婆婆公公，他們除了對孩子的愛護外，對於老師甚至他自己，都是一份鼓勵，他們每一份貢獻的精神，都令人深刻印象。

●候選人·承第一版●

及迫使如期執行已應允的連鎖金的計劃。

在公共安全方面，格路能提出所謂社區警察，連月來警察對市民暴力令他非常擔心，他說巡警自離開學堂後便沒有正式實際訓練，所以在街上處理衝突時往往毫無認識，釀成對市民（特別是同性戀者）民權的侵犯甚至傷害。月前他參與撰寫有關警方的越軌行為的報告。他亦極力推動市民監督小組。格路能所建議的社區警察是要求警方與鄰里治安組織聯繫，並提供應有的訓練，以照顧到社區內的特別需要。

格路能說在解決娼妓問題上，由於娼妓往往與毒品問題連在一起，亦有鑑於第二選區內愛滋病患者較其他區域為高，格路能支持多設毒品治療中心，分發

助文化協會購置會址
林昭亮義演一場

國際馳名的華裔小提琴家林昭亮，將於十一月十七日，在波士頓交響樂廳（Symphony Hall），與

其他四位中美音樂名家，同場義演，以協助大波士頓中華文化協會籌募購置永久會址資金。

這將是本年度波士頓華人社團中的一件盛事。演出者除了林昭亮本人之外，還有波士頓交響樂團首席小提琴馬康羅（Malcolm Lowe），來自台灣

的鋼琴家吳涵、來自上海的鋼琴家李堅、和來自上海的中提琴家王健、陣容堅強。此間華裔音樂界評為難得一見的高水準節目。

今年卅一歲的林昭亮，生於台灣，早年赴澳洲習小提琴，十七歲即在歐洲獲國際性大獎，並在美國前總統吉米卡特的就職音樂會上演奏，其後定居美國，聲



※現任第二選區區議員占佳利
—安凱伶攝

針筒漂白用具、分發安全套，避免愛滋病的蔓延。

格路能也深明親手占佳利的鞏固支持，認為他的支持者是最激進自由派，積極求變的選民。

占佳利首次說年來在選區內從來未聽過格路能這個人，對格路能的政綱占佳利認為祇屬過份理想的構思，首先市議員的影響力有限，缺乏經濟的支持，一切純屬空談。格路能的醫療保障的討論，是市議員所控制之外的事，占佳利建議格路能參加州府代表競選。

占佳利認為現時華埠最值得關注的問題是年青幫派滋擾民生安寧。占佳利說要求增加巡警及要求家長合作。

華埠青少年留連街上，更深入的間題可能是缺乏康樂設施及領導青年作更有建設性活動，占佳利却沒有認真研究。

對於第二選區內各社區的共通處，占佳利說他最關心的是中

等收入家庭不斷離開，剩下大部份低收入家庭，此趨勢對區內的經濟活動影響甚大。占佳利說要鼓勵中等收入家庭留下來，就要努力於治安、美化環境。

占佳利自言是個很勤奮的市議員，年來協助華埠的廉價及老人房屋。年來與華埠的領導層亦結識不少朋友，加上他在市府八年之久，他們的要求往往得到妥當的回應。

大概占佳利與格路能最強烈分歧在於前月的「家庭保護法案」（內容大致擴大家庭的合法定義，包括同性戀伴侶、照顧老

人親屬等，使其在法律上及福利上得到家庭的權利），格路能參與撰寫該法案，占佳利投反對票，該法案最終被否決。占佳利認為家庭的定義是男與女神聖的婚姻結合，是很莊重的一回事。並不贊成男女同居、同性戀同居而稱為家庭，認為這樣會助長不良風氣。格路能認為占佳利剝削市民的選擇及權利，格路能說該法案是鼓勵彼此照顧，而非如占佳利所想特別優待同性戀者。

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華埠質詢警方行爲

疑滋擾區內青少年

——陳小慧——

華埠部份男性青少年近日遭警員無故截停、盤問、要求出示身份證明，並被拍下照片，社區人士就此質詢警方行爲。

在十月九日華埠每月警民會議中，會議主持周錦輝為處理社區人士的關注，特邀請到波市警務署亞裔專案行動組的成員之一李偉文（音譯）及甲級警局總警司羅拔·凱頓（Deputy Robert Hayden）到臨有所解釋。

凱頓聲稱討論內容將牽涉到警方內部策略問題，不便公開，遂要求到場新聞界選擇離場或答允不予報導。

本報於該會議前一星期曾訪問李偉文，對亞裔專案行動組的工作有所了解。亞裔專案行動組成立於本年一月，泰勒街八十五號五死槍殺案後，警方有鑑於亞裔幫派活動猖獗，而非亞裔警員在區內難以搜集資料，並希望對區內幫派活動有更嚴密的監察。當時成員共六人，四名亞裔警員及兩名白人警員。據李表示，他們的任務中有一項是認定幫派成員，至於工作範圍——凡影響華埠居民，其不敢犯罪。

民日常生活的問題，如盜竊、搶劫、毒品、娼妓、保護費、賭博等。後來兩位亞裔行動組的巡警被調職，現行動組的成員皆屬便裝偵探級的。除李外，另外的三位成員是 Homer Moy, Russ Grant 及 Thomas Morrissey。

李從警八年，其中七年在華埠駐守，自委任亞裔專案行動組後，其中一項職責是認識區內的人，目的是開拓居民與警方的溝通。由於在區內日子久了，李通常常在華埠以便巡邏，碰上在街上留連、三五成群的男性青少年，他會上前作例行的徵詢，問他們的名字，出生日期，要求出示身份證明，然後向總部查詢某某有否追捕令。

至於拍攝照片時，李說他會在徵求對方的同意下才拍，拍得的照片會存入警方檔案，有備日後作認人的需要，鑑定疑犯，月來已拍下近百人的照片檔案。警方也曾有實例利用檔案認出疑犯，同時拍下照片亦間接提供阻嚇作用。假如某人被拍下照片，無礙警惕某人被捕的機會提高，使

其不敢犯罪。昆士學校社區委員會助理主任任達達·亞莎圖表示於九月中旬目擊在屋街球場十來名青少年被盤問，她說看到青少年惶恐不知所措的面孔。後來其中一青年告知亞莎圖，李探員與一移民局調查員一起，並要求他們出示綠卡，該青年說過去也曾目睹同樣事件在區內發生。

李承認間中有與移民局職員一起行動，移民局調查員也有拍下青少年照片存入檔案。移民局調查組的監督專員占士·高文（James Goldman）

表示警方與移民局有緊密的合作。該小組集中於各不同的有組織幫派活動的調查，如哥倫比亞、牙買加的販毒集團，亞裔幫派活動亦是其關注的一環。高文說在他上任的一至一年半期間，察覺到華埠幫派罪行的上升。他說法例規定凡未歸化入籍及十五歲以上的移民，必得經常攜帶綠卡在身。又凡犯重罪的移民，一經裁定，亦隨時可遭驅逐出境。李強調由於他任職的經驗（以前在紐約工作），他有辦法認出幫派成員，而在拍攝照片的同時，亦徵求過對方的同意。高文表示，能認定幫派成員的好處是很明顯的。

因這一切對於美籍公民皆不合用，任何公民不必攜帶任何身份證明，亦有權拒絕警方及移民局的調查，有人認為這是對移民的不公平甚至歧視的對待，特別在華埠社區，由於大部份居民為新移民，警方及移民局在區內的隨意截停詢問青少年，部份社區人士認為是不必要的滋擾民生。

近日警方在黑人區域的越軌行爲（無理使用暴力及槍殺無辜市民），都引起多方的抨擊，認為警方的操作職守有檢討的必要。

華埠青年服務中心的行政主任梁素英批評警方的行爲是侵犯個人的自由及權利，青少年聚集街角未必等於他們是幫派，在任何人未犯罪前，警方更不應認定某某是好人，某某是壞人，要拍下他們的照片，「他們都是我們的孩子呢。」梁指示社區希望警察成為我們的模範，要青年相信警方是保護我們及維持公共安全的，而非恐嚇及使用不能公開的策略。梁認為，外間給予青年太大的壓力，但看深一層，不是成年人在販毒、經營色情事業嗎？有鑑於社區的質詢，凱頓警司表示該行動會暫停一個月再作觀察。

麻州人民自由公會的民權法律顧問約翰·黎寧斯登（John Reinecke）對於李探員的行爲提出一個疑問：究竟青少年是否在其被攝照片會存於警方檔案下表示同意。黎寧斯登說假如青少年同意被攝，同時也可要求取回他們的照片及將照片在檔案中除下。

查本公司是屆職員任期，到今年年底屆滿，依章應另行改選。除已將改選議案及專函分別函告有關議員及僑團主席外，茲特登公告，敬請有關本公司所屬僑團及姓氏公所，推薦本公司所屬職員候選人，並將其芳名用中文正楷填妥，仍請推薦僑團負責人簽名蓋章，於十月廿五日下午四點以前，以密封送回本公司黃主席親收，過期無效。

茲擇定十一月四日（星期一）下午六時三十分，在中華公所舉行全體議員會議，以無記名投票法選舉，凡本公司所屬僑團、姓氏公所及被推選之候選人，必須依章繳清會費為荷，特此公告周知。

附紐英崙中華公所章程第廿五條如下：
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凡推薦之候選人及被推薦之候選人，必須清繳最近三年之會費及並無違反本公司規章者。中英文書記必須係僑居居民。議員大會得規定當選職員應具備條件，以保證其對公所之義務。

中華民國八十年國慶大遊行

市政廳前國旗雨中飄揚

波市台北姊妹城行將實踐

孫中山先生於一九一一年十月十日辛亥革命成功推翻滿清政府，建立國民政府，這是雙十節的由來。波城華埠歷來皆有遊行慶祝。

今年是國慶八十週年，十月六日週日早上一直在下雨，但遊行隊伍照常進行，華埠各大小社團宗親均派出代表隊伍冒雨遊行，當日最觸目的是那長近二百呎的金龍，在市中心如浪潮般起

伏。據美東國術會會長余士昂表示，金龍甚少外出表演，是很隆重的慶祝才見，要二十人舞動。當中華民國的國旗在市府徐徐昇起，在場人士尤感興奮肅然。

區議員占佳利當日並表示波市與台北的姊妹城計劃已籌備多年，大概在不久的將來確定，姊妹城關係將促使波市與台北有更多貿易、文化藝術上的交流。



重要啓事

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紐英崙中華公所主席 黃炳鏐

附紐英崙中華公所章程第廿五條如下：

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楷德學校華人任校長

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位於東波士頓區的楷德小學(Curtis Guild School)除去年增設雙語課程外，今年九月也委任了全市第二位的華裔校長。何少華去年還是查爾斯頓的哈佛根德小學的副校長，說接任楷德小學校長是很突然的消息。八月尾得波士頓市校監夏利遜·鍾絲的來電，九月便當上校長了。何替學校取了中文名楷德。談到今學期最希望做到的將楷德的形象改變過來，要將楷德投入東波士頓區，成為社區的一份子。

楷德學校過去為「磁石學校」，以專門吸納波士頓不同地區的孩子，每天由校巴載送上學。楷德已不再是磁石學校了，但何校長要真正樹立楷德為一社區的學校，除鼓勵區內孩子入學外，他更要東波士頓區認識到楷德是屬於本區的，使學生家長擁有一份親切感。其中一環是參與社區活動，何希望利用音樂聯繫社區，例如學生以音樂歌唱表演到訪附近的養老院，讓孩子認識社區，也讓鄰里認識楷德。以後，他更希望雙語學生能參與華埠的活動。



✧楷德學校校長何少華

—陳小慧攝

楷德學校的雙語教育才第二年，仍然是很初步的階段，全校學生二百廿人，其中三十六人為雙語班學生，雙語班學生也來自波市不同的地區，因波市雙語教育學位有限，全市其他的雙語幼稚園皆滿額，楷德暫時亦僅餘數名額。

由於波市公校財政緊縮，楷德只能聘用兩位雙語教師，校內的雙語教學也得在妥協的情況下採用合併形式進行，幼稚園兩班合併為一，小學一、二年級合併。

何說該校申請開設雙語教學已有三年之久，波市的華語雙語學校都集中在公校行政區的北區，華裔人口的分佈是很關鍵的因素。雙語教學的開辦得由家長提出需要，區學監審閱再由公校執行部考慮，制定人數班數的標準。何說楷德的雙語課程，除基於家長的需求外，更有賴區校監瑪莉·奧尼爾(Mary Gersa O'Neill)的體察。

何說外間愛抨擊雙語教學耗費不菲，目的是給予雙語老師就業機會。何說雙語教學完全基於需要，對於新移民的家庭，孩子在家接觸的都是中文，對部份孩子來說，初上學是很陌生的經驗，而一下子要他們以英語學習，對學生的身心都造成很大的困擾。雙語教育對於這些孩子無疑給予一定的扶持。何說通常雙語教學限為期三年，學生打好基礎後便轉入常規學校學習。何說只有在雙語教學被濫用的情況下，將學生停留在雙語班過久，才會產生浪費現象，兼且對學生進度造成不公平現象。



✧何少華與幼稚園班學生、老師及家長

—陳小慧攝

何指出雙語教學通常分兩類：保存文化的性質及過渡的性質，現時雙語教學着重的都是過渡性的，給英語不流暢的孩子作短時期的協助。在學習中國文化方面，每週也有一堂教授中國文化及文字。

在學校行政方面，楷德採「學校基層組織」，現時波市一百一十九間公校，只有三十一間為學校基層組織管理，選擇基層組織純粹由個別學校作決定。何解釋學校基層組織的概念是將校長的權力分化，由老師、家長與校長共同作群體決策，將個別學校的決策回歸學校，適應個別學校的特別需要。舉例在聘用老師的時候，非基層組織的學校會向學校部門提出需要，由總部挑選適當人選，分配到該校，由校長決定錄用。基層組織的學校由校內的行政委員會，在楷德由五位老師、三位家長及何校長組成，由委員會直接挑選適當師資。何欣賞其群體決策過程，但有時往往很花時間。

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—陳小慧—

何十三年前從香港來美，早年在東北大學經濟系畢業，當時因愛德華初中需要雙語教師，於是捨棄商務從事教育。一邊進修教育文憑，亦同時修讀社會工作，最近更考取校長資格，在教學崗位有七年之久，然後轉入行政工作。他喜歡教育工作是因為有機會接觸孩子，更有機會影響他們的改進，是很有意思的一回事，他說以前的學生已是今天的朋友了。

FREE

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Asian Food Budget Woes

本期增篇《個人投資特刊》

See feature on Personal Fianances in the English section



留學生持中華民國大旗遊行華埠行列

—陳小慧攝



大眾婆婆李錦球

慈愛真誠人敬仰——義務精神尤可嘉
獲社區服務獎

關於李老太，一年班班主任施志雅老師說着甜絲絲的一段故事。李老太與施老師合作十三年之久，李照顧孩子有她的一套，孩子要上廁所，拉拉婆婆的衫尾便是了；孩子嚷肚子痛，婆婆的魔術油（萬金油）搓搓肚子便妥。

轉第四版

八十三歲的李錦球老太，每天早上八時多便到華埠昆士學校「返學」，在學生及老師還未到前，李老太已在課室內打點一切。一年班廿五名孩子的名字她不可能個個記得起，但孩子個個都叫她婆婆。



李錦球婆婆與昆士學校一年班學生一起上課

—陳小慧攝

第一選區候選人占佳利、格路能

保守激進政綱殊異

—陳小慧

四屆任期的波士第二區市議員占佳利於本年競選中出現一個較明顯的對手米高·格路能

(Michael Cronin)

其政綱很鮮明的要挑戰占佳利。

第二選區的人口分佈很分化，南波士頓區選民人口最高，是傳統的愛爾蘭裔，在美根深蒂固的家庭，華埠大部份是新移民，為口奔馳，向來對政治冷淡，南端居民流動性也較大，少數族裔，同性戀者聚居。

占佳利長期以來得到南波士頓及華埠的支持，一直以壓倒性票數勝出。初選中亦獲得約百分之七十二的選票。格路能能在波士羅絲連黛 (Roslindale) 長大，現居南端，在南波士頓高

中教學五年，現職「平等資源中心」(Justice Resource Institute) 一私人

非牟利人文服務機構，替被忽略

的一群如神經病、智力遲緩人士爭取平等待遇。也是反對對同性戀者暴力行為組織、愛滋病聯會的活躍份子。格路能是全國第二位身染 HIV（導致愛滋病的細菌）的政治候選人。

格路能說雖然第二區各社區人口似有很大的分歧，但各社區在居民的需求方面都有共通點，需要健康醫療保障、公共安全、公共教育、控制大企業在區內的擴展。

廉價的醫療保障是格路能最關注的一環，選區內中下層居民，很多從事服務行業，皆沒有醫療保險。格路能說一般人都以為市政議員權力有限，但如果能在領導上稍運用想像力，尋求辦法，例如要求在區內的醫院，照顧區內的居民的健康。

即使醫藥的決策在於州政府，格路能說，他一向推動參與爭取醫療健康，說他願意為民喉舌，向州政府提出。

對於紐英倫醫療中心的擴建及對華埠的影響，路格能認為最重要是堅持要求醫療中心公開其政策及發展進度，從而密切監察

轉第四版

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